

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**CUSTOMER NO. 22927**

**Applicants:** Walker et al.  
**Application No.:** 10/006,575  
**Filed:** November 18, 2001  
**Title:** USER-GENERATED TRAVELERS CHECKS  
**Attorney Docket No.:** 96-060-C1  
**Confirmation No.:** 3457  
**Group Art Unit:** 3628  
**Examiner:** GRAHAM, Clement B.

**AMENDMENT and RESPONSE  
to the Office Action mailed May 18, 2006**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-Final Office Action mailed May 18, 2006 (Part of Paper No./Mail Date 20061205), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.